

#### ABSTRACT OF THE DISCLOSURE

An MR thin-film magnetic head includes a lower shield layer, an upper shield layer, a MR multilayer sandwiched between the lower shield layer and the upper shield layer, the MR multilayer being electrically connected with the lower shield layer and the upper shield layer, a current flowing through the MR multilayer in a direction perpendicular to surfaces of layers, and an insulation gap layer formed between the lower shield layer and the upper shield layer. At least a part of the insulation gap layer is made of an insulation material with a dielectric constant lower than that of  $\text{Al}_2\text{O}_3$ .